

ORIGINAL

FILED

September 14, 2010

SEP 17 2010

Patric J. Kelly
Adleson, Hess & Kelly, APC
577 Salmar Ave. Second Floor
Campbell, CA. 95008

CLERK 
United States Bankruptcy Court
San Jose, California

Re: Debtors: Benyam & Paula R. Mulugeta, Bankruptcy # 09-51900 ASW

Dear Mr. Kelly:

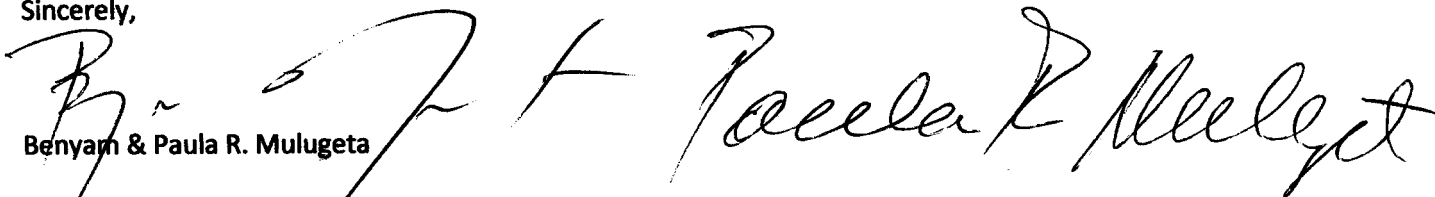
We are writing this letter in response to your letter, filed at the court on August 25, 2010 with The Motion for Relief from Automatic Stay with the heading "THIS NOTICE IS PROVIDED TO YOU IN THE EVENT THAT THE FAIR DEBT COLLECTION PRACTICE ACT APPLIES TO THIS COMMUNICATION".

Please note, we are strongly disputing the legality and the "fairness" of the 22% interest rate Sequoia Mortgage Fund, LLC has been charging us. These interest rates we believe are **usurious**, and amount to predatory lending practice. **Please provide us with an explanation and justification for such very high interest rate and the added amount to the original principals as the result of this outrageous interest rate.**

In addition, we request that Sequoia Mortgage Fund LLC to modify our loans so that they are fair and just and above all they are manageable for us to make the monthly payments. We do not want to lose our house because of this outrageous interest rate. We propose 6% interest rate per annum for the next 5 years until the economy improves. We also request that the amount added to the original principals we owe should be adjusted to reflect the modify rate.

Hope to hear from you soon in response to this letter.

Sincerely,


Benyam & Paula R. Mulugeta

c.c. Judge Hon. Arthur S. Weissbrodt
U.S. Trustee
Chase
Sequoia Mortgage Fund, LLC.